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Review Article

DIGITAL MARKETPLACES FOR FARM PRODUCTS: BUILDING AN ONLINE PLATFORM FOR YOUTH-DRIVEN AGRIBUSINESS IN NIGERIA

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ABSTRACT

Digital marketplaces for farm products are transforming agricultural value chains by enabling direct connections between producers and consumers, enhancing market access, and optimizing supply chains, especially in developing regions. This research review explores the potential of digital marketplaces as a tool for empowering youth in agribusiness, analyzing case studies, examining theoretical frameworks such as platform theory and innovation diffusion, and identifying challenges and opportunities for scaling these platforms. The article concludes with recommendations for stakeholders to foster inclusive, youth-led digital agribusiness ecosystems.

Keywords: Agribusiness, Digital, Farm products, Market, Youths, Nigeria.

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INTRODUCTION

Digital transformation in agriculture is reshaping traditional practices and creating dynamic opportunities for youth participation, particularly through the integration of digital marketplaces. These marketplaces offer a more efficient and transparent way for youth, often referred to as "agripreneurs," to engage in agribusiness. They enable direct connections between farmers and consumers, thereby bypassing the traditional reliance on intermediaries that often lead to reduced profits for farmers. By simplifying the agricultural value chain, digital platforms not only increase farmers' profitability but also improve the accessibility of fresh produce for consumers in urban and rural areas alike (World Bank, 2022; Olawoyin and Chiwetu, 2024).

In Nigeria, a country where approximately 70% of the population is under 30, youth unemployment and underemployment remain significant challenges. With agriculture accounting for a substantial portion of Nigeria's GDP, the sector holds great potential for job creation if effectively modernized and made appealing to younger generations. Digital marketplaces are instrumental in this shift, as they make agribusiness more accessible and attractive to youth by lowering entry barriers and providing greater market access (Corio, 2022; Njeri and Mutundu, 2021). These platforms offer tools for marketing, logistics, payment, and sometimes even financing, thus equipping young agripreneurs with the resources to compete in broader markets.

Moreover, digital marketplaces contribute to improved agricultural productivity by offering data-driven insights into supply and demand trends, weather forecasts, crop prices, and more. Such information enables young farmers to make informed decisions, optimize production cycles, and reduce losses. In addition, these platforms can facilitate access to credit by creating a digital footprint of transactions, which can be used by financial institutions to assess creditworthiness. Access to financing is critical, as young farmers often lack the collateral needed for traditional loans (Oloyede, 2018; Özçatalbaş and Imran, 2020; Oloyede and Adeola, 2021; Becker, 1964).

The development of digital marketplaces aligns with Nigeria's national development goals, which emphasize poverty reduction, food security, and economic empowerment (Afolabi, 2020; Mwaura and Glover, 2021). By providing an avenue for sustainable income, these platforms

help empower rural youth economically, reduce migration to urban centers, and contribute to the local economy's resilience. They are particularly crucial in bridging the urban-rural divide as rural farmers gain more equitable access to urban markets, which have traditionally been dominated by large-scale producers.

The potential of digital marketplaces in Nigeria goes beyond just improving individual livelihoods. As more youth engage in agribusiness, the sector becomes more innovative, competitive, and sustainable, fostering an environment that supports entrepreneurship and technological adoption. By tapping into this potential, Nigeria can address not only youth unemployment but also drive the agricultural sector toward greater efficiency, productivity, and inclusivity. Consequently, digital transformation in agriculture serves as a crucial component of Nigeria's long-term vision for sustainable development and youth empowerment. This review will, therefore, explore the multidimensional impact of digital marketplaces on youth-driven agribusiness in Nigeria, focusing on areas such as economic benefits, productivity gains, and challenges to widespread adoption. The specific objectives are to identify the benefits of digital marketplaces for youth agripreneurs, identify the challenges and opportunities for scaling digital marketplaces, and examine the case studies on digital marketplaces in youth agripreneurship.

Theoretical framework

This study employs several theoretical frameworks to examine the factors that drive the adoption and impact of digital marketplaces on youth participation in agribusiness. These frameworks provide a foundation for analyzing both the opportunities and challenges presented by digital transformation in the agricultural sector.

Platform theory

Platform theory emphasizes the role of digital platforms as intermediaries that facilitate interactions between different groups, in this case, young agripreneurs and consumers. Through the concept of network effects, where each additional user increases the platform's value, this theory explains how digital marketplaces can amplify opportunities for youth by increasing visibility and market accessibility (Gawer, 2014). For agribusiness, this means that as more farmers and consumers join the platform, the value created grows exponentially,

improving price transparency, competitive pricing, and product variety. In addition, platform theory highlights the importance of trust and credibility mechanisms – such as reviews, ratings, and secure payment gateways – which digital marketplaces must foster to build a loyal user base in the agricultural sector.

Diffusion of innovations theory (Rogers, 2003)

Rogers' diffusion of innovations theory explores how, why, and at what rate innovations spread within a social system. In the context of digital marketplaces, this framework helps understand the perceived advantages, compatibility, and ease of use that influence young agripreneurs' willingness to adopt these platforms. The theory categorizes adopters into groups (innovators, early adopters, early majority, late majority, and laggards), helping to analyze how rural youth engage with digital marketplaces. It also points to potential barriers, such as limited internet access, cost concerns, and social resistance that may slow down adoption in certain areas. This framework is essential for developing strategies to promote the advantages of digital marketplaces and address specific barriers that young farmers face.

Value chain theory (Porter, 1985)

Porter's value chain theory offers a way to examine how digital marketplaces impact each stage of the agricultural value chain. In agribusiness, digital platforms have the potential to transform the traditional value chain by enhancing access to inputs, optimizing production processes, and enabling direct marketing. This reduction in intermediary costs improves efficiency, which is critical for maximizing value addition at each stage. For young farmers, digital marketplaces provide tools to optimize logistics, manage inventory, and track consumer demand, thereby allowing them to capture more value from their products. By streamlining interactions within the value chain, digital platforms empower youth agripreneurs to compete more effectively, even in traditionally challenging markets.

Collectively, these frameworks allow for a comprehensive analysis of digital marketplaces' influence on youth-driven agribusiness. They highlight how platform attributes, adoption rates, and value chain efficiencies contribute to the success and scalability of these platforms within rural agrarian contexts.

Conceptual framework

The conceptual framework for this study is grounded in four essential components, each of which plays a critical role in the success of digital marketplaces within youth agribusiness (Fig. 1).

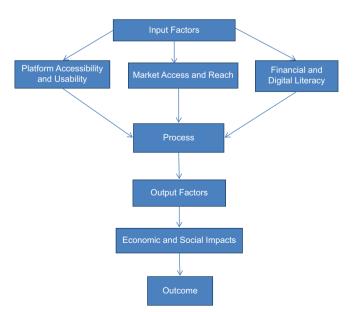


Fig. 1: Conceptual framework

Platform accessibility and usability

The accessibility and ease of use of digital marketplaces are crucial in encouraging adoption among youth in rural areas, where infrastructure limitations and digital literacy levels may vary. Key considerations include the design of mobile-friendly interfaces, local language support, and the incorporation of features that cater to specific agricultural needs, such as crop listing, seasonal forecasting, and pricing tools. Accessibility also extends to platform affordability and data-light options, especially in regions with limited internet connectivity. By making platforms inclusive and easy to navigate, digital marketplaces can reach a broader demographic of young agripreneurs who may not otherwise engage in digital commerce.

Market access and reach

One of the primary benefits of digital marketplaces is their ability to expand market reach for rural youth, enabling them to connect with a larger pool of consumers both locally and internationally. This expanded reach contributes to economic growth by providing youth with stable and diversified demand channels for their products, ultimately increasing their market resilience. In addition, these platforms often integrate logistics solutions that make it easier for rural producers to manage transportation, thereby reducing delivery times and costs. By leveling the playing field, digital marketplaces empower young agripreneurs to scale their businesses and increase profitability in ways that traditional local markets do not offer (Demirgüç-Kunt et al., 2018).

Financial and digital literacy

For youth agripreneurs, digital and financial literacy are essential skills for effectively leveraging digital marketplaces. Digital literacy encompasses the ability to navigate platforms, utilize digital marketing tools, and leverage e-commerce features, whereas financial literacy includes managing transactions, setting appropriate prices, and understanding financial statements. Training programs in these areas are critical, as they enable young farmers to operate confidently in the digital space, negotiate fair prices, and make informed financial decisions. This component also includes familiarity with digital financial services, such as mobile payments and digital wallets, which are often integral to transactions on these platforms (Afolabi, 2020; Kioko, 2022).

Economic and social impact

Digital marketplaces can have a profound economic and social impact on young farmers, improving income levels, social status, and long-term economic opportunities. By providing a platform for direct sales, these marketplaces increase profit margins by reducing intermediary costs, making agribusiness a more viable livelihood option for youth. This economic empowerment often translates into social empowerment, as successful young agripreneurs can serve as role models in their communities, thereby encouraging more youth participation in agriculture. Moreover, increased income levels can lead to enhanced access to education, health care, and community resources, further contributing to rural development and reducing urban migration. The economic and social impact of digital marketplaces is therefore central to creating a sustainable, youth-driven agribusiness ecosystem.

Here is a step-by-step breakdown of the conceptual framework, organized into its four essential components:

Step 1: Platform accessibility and usability Objective

Ensure digital marketplaces are inclusive and user-friendly for rural youth with varying levels of digital literacy and infrastructure access.

Key features

- Mobile-friendly design: Simplified interfaces for ease of use
- Local language support: Inclusion of regional languages for wider adoption

- Specialized agricultural features: Tools such as crop listing, seasonal forecasting, and pricing mechanisms tailored to agriculture
- Affordability: Cost-effective models to reduce barriers to entry for low-income users
- Data-light options: Optimized performance for regions with limited Internet connectivity.

Outcome

Encourage higher adoption rates among young agripreneurs by addressing infrastructure and literacy challenges.

Step 2: Market access and reach

Objective

Enable rural youth to expand their market presence and improve business scalability.

Key features

- Wider market reach: Opportunities to connect with local and international consumers
- Diversified demand channels: Stable and resilient economic opportunities
- Integrated logistics solutions: Simplified transportation systems to reduce costs and delivery times
- Level playing field: Equitable access to global markets, bypassing the limitations of traditional local markets.

Outcome

Empower youth to scale agribusiness operations, enhance profitability, and boost economic resilience.

Step 3: Financial And Digital Literacy

Objective

Equip young farmers with essential skills to utilize digital platforms effectively.

Key features

- Digital literacy: Skills in platform navigation, digital marketing, and e-commerce utilization
- Financial literacy: Understanding transactions, pricing strategies, and financial management
- Training programs: Targeted education to build competence in digital and financial operations
- Familiarity with digital financial services: Adoption of mobile payments, digital wallets, and other fintech tools.

Outcome

Increase confidence and competence among youth to maximize the benefits of digital marketplaces and make informed financial decisions.

Step 4: Economic and social impact

Objective

Harness the economic and social benefits of digital marketplaces to empower youth agripreneurs.

Key features

- Increased income levels: Higher profits from reduced intermediary
 costs
- Social empowerment: Enhanced community status and role modeling for peers
- Improved access to resources: Better opportunities for education, health care, and community services
- Reduction in urban migration: Sustaining rural development and reducing pressures on urban areas.

Outcome

Create a sustainable ecosystem where youth-driven agribusiness thrives, contributing to poverty reduction, economic empowerment, and food security.

${\bf Diagrammatic\ representation}$

- 1. Input factors:
 - Accessibility and usability
 - · Market access and reach
 - Digital and financial literacy.

Process:

- Implementation of inclusive digital tools
 - Training and education initiatives
 - · Market linkage through digital platforms.

Output factors:

- Economic empowerment (higher income and expanded market access)
- Social empowerment (community role models and enhanced social status).

4. Outcome:

 Achieving poverty reduction, sustainable rural development, and a thriving youth-driven digital agribusiness ecosystem.

This step-by-step breakdown highlights the interconnected nature of the four components, focusing on both individual and collective benefits for young agripreneurs.

Through this conceptual framework, the study aims to assess the ways in which digital marketplaces can be made more accessible, impactful, and scalable for youth in agribusiness. This analysis will inform policy recommendations and strategies for fostering a more inclusive digital economy that benefits young farmers and supports broader national goals of poverty reduction, economic empowerment, and food security.

RESEARCH METHODOLOGY

The present study explores the literature review, namely, journals, conference proceedings, books, magazines, and newspapers, to get insights into the specified objectives of digital marketplaces for farm products in Nigeria.

RESULTS AND DISCUSSION

This section explores the barriers, benefits, and challenges related to the adoption of digital marketplaces by youth agripreneurs, as well as the opportunities for scaling these platforms in rural regions.

Barriers to adoption of digital marketplaces by youth agripreneurs Limited ICT infrastructure

In many rural areas, unreliable internet connectivity and inconsistent access to electricity significantly hinder digital platform adoption. Youth in these areas are often forced to travel to urban centers to access stable Internet connections, which increases costs and limits regular engagement with digital marketplaces (Vale *et al.*, 2022; Oyekanmi, 2024). High mobile data costs further exacerbate this issue, as they deter young agripreneurs from frequently accessing digital platforms, which require data for both communication and transactions. This digital divide not only limits market access but also reduces youth engagement with technological innovations that could otherwise improve their business operations.

Low digital literacy

Digital literacy is crucial for maximizing the potential of digital marketplaces, but many young farmers lack the skills to fully leverage digital tools. Basic ICT skills, such as navigating digital interfaces, creating online profiles, and effectively marketing products, are often lacking among rural youth (Efobi *et al.*, 2017; Chelangat *et al.*, 2021). Without sufficient training in digital marketing and e-commerce, youth agripreneurs miss out on opportunities to optimize their platform usage, leading to suboptimal product listings, limited consumer engagement, and missed sales opportunities. In addition, the lack of knowledge in online customer service skills hinders effective

communication with potential buyers, impacting their reputation and sales performance.

Access to capital and financing

Access to financial resources remains one of the most significant barriers for youth agripreneurs aiming to participate in digital marketplaces. Many young farmers struggle to acquire funds for basic requirements such as smartphones, initial registration or advertising fees, and operational costs associated with digital platforms. Conventional financial institutions rarely provide tailored loan products to youth in agriculture, perceiving them as high-risk clients due to a lack of collateral and limited credit history. This funding gap stifles entrepreneurial growth, as youth are unable to scale operations or invest in digital marketing strategies that would increase their visibility and competitiveness in online markets.

Benefits of digital marketplaces for youth agripreneurs

Expanded market reach

Digital platforms play a transformative role by breaking down geographic barriers, enabling rural youth agripreneurs to directly access a wider consumer base, including urban and even international markets (Demirgüç-Kunt *et al.*, 2018). This expanded reach not only broadens sales opportunities but also increases demand for unique, locally sourced products that may not be available in traditional urban markets. By reaching new customers, youth agripreneurs can build brand recognition, foster loyalty, and establish a competitive edge, ultimately contributing to sustainable business growth.

Enhanced transparency and pricing

Digital marketplaces improve pricing transparency by providing realtime data on market prices, which allows youth agripreneurs to better gauge fair market values for their products. This transparency reduces the risk of exploitation by intermediaries and empowers young farmers to set competitive yet profitable prices for their goods. In addition, pricing transparency encourages more stable market conditions and enables young agripreneurs to forecast trends, plan harvests, and manage inventory based on real-time demand, thus increasing overall efficiency and reducing waste.

Job creation and economic empowerment

Digital marketplaces open up diverse entrepreneurial and employment opportunities beyond farming itself. Youth can engage in various roles within the agribusiness value chain, such as logistics, customer service, content creation, and digital marketing (Uduji and Okolo-Obasi, 2022; Al-Massalkhi, 2024; Olowa and Olowa, 2020). This diversification not only provides multiple income streams but also reduces the risk associated with relying on a single income source. By engaging in these roles, youth acquire valuable skills that can enhance their employability and resilience in a rapidly evolving economy, contributing to both personal and community economic empowerment.

Challenges and opportunities for scaling digital marketplaces

Policy and institutional support

For digital marketplaces to scale effectively, supportive government policies are essential, particularly policies that incentivize private sector investment in ICT infrastructure in rural regions. This includes subsidies for internet service providers, tax breaks for digital startups focusing on agribusiness, and public-private partnerships that promote technological innovation in agriculture. In addition, regulatory frameworks that support mobile payment systems and digital transactions can significantly improve transaction efficiency, making it easier for youth to participate in and benefit from digital platforms. Collaborations between government agencies, NGOs, and private companies can create a supportive environment that addresses logistical, infrastructural, and financial challenges faced by youth agripreneurs.

Building trust and ensuring security

Trust is a critical component of digital commerce, yet many rural consumers and producers remain skeptical of online transactions. This lack of trust is often due to concerns about data privacy, payment security, and the fear of fraud. Building a secure transaction ecosystem on digital marketplaces is essential to addressing these concerns. Platforms should prioritize robust data protection measures, educate users on safe online practices, and implement features such as buyer and seller ratings, escrow services, and verified payment gateways. By establishing trust, digital marketplaces can foster greater adoption rates, encourage repeat transactions, and support a loyal user base within the agricultural sector.

Education and capacity building

Capacity-building initiatives focused on digital literacy, financial management, and entrepreneurship are crucial for equipping youth with the skills needed to succeed on digital platforms (Asingia, 2019). Localized training programs that address specific agribusiness challenges, such as seasonal marketing, e-commerce operations, and customer service, can improve youth readiness for online engagement. In addition, mentorship programs connecting experienced agripreneurs with new entrants can accelerate knowledge transfer and inspire confidence in digital tools. Such programs are best implemented through collaborations between educational institutions, NGOs, and technology companies, ensuring that training remains accessible, relevant, and scalable across diverse rural communities.

Improving access to finance and payment systems

Digital platforms offer a unique opportunity to create alternative financing solutions tailored to the needs of young agripreneurs. By leveraging transaction data from digital marketplaces, financial institutions can design credit products that consider alternative creditworthiness indicators, such as sales history and customer reviews, which are more relevant to young farmers lacking traditional collateral. Furthermore, integration with mobile payment systems can simplify transactions, making it easier for youth agripreneurs to access and manage funds securely. Financial inclusion initiatives, supported by digital payment providers and microfinance institutions, can further enhance access to capital and promote long-term sustainability for young farmers.

Strengthening market linkages and logistics

Efficient logistics are crucial for ensuring timely delivery of products to consumers, yet they remain a challenge for rural agripreneurs. Digital marketplaces can strengthen market linkages by integrating logistics solutions that streamline transportation and delivery services. Partnerships with local transport providers and innovations in last-mile delivery can reduce logistical costs and improve service reliability. In addition, digital platforms can facilitate supply chain management tools that enable agripreneurs to monitor inventory, track orders, and predict delivery times, enhancing the overall customer experience and enabling youth to build a reputation for reliability in the market.

Case studies on digital marketplaces in youth agripreneurship

FarmCrowdy

Overview

FarmCrowdy is a pioneering Nigerian digital platform that connects small-scale farmers with investors through a crowdfunding model. Launched in 2016, FarmCrowdy allows investors to sponsor farm projects, providing youth agripreneurs with the necessary funding and resources to expand their agricultural businesses.

Impact on youth agripreneurs

FarmCrowdy has empowered thousands of young farmers by offering access to capital and technical support. Youth agripreneurs using the platform receive training on modern farming techniques, farm inputs, and access to a ready market upon harvest. By alleviating financial constraints,

FarmCrowdy has made it easier for young farmers to start and sustain agribusiness ventures. The platform also provides data insights on best practices, which helps improve productivity and profitability.

Challenges

FarmCrowdy's model depends on consistent Internet connectivity and digital literacy, both of which can be limited in remote areas. In addition, building investor confidence requires transparent reporting and management of farm projects to ensure returns, which can be challenging when working with smallholder farmers.

Success factors

FarmCrowdy's success lies in its crowdfunding approach, which taps into a pool of investors eager to support agribusiness. The platform's comprehensive support – including access to inputs, training, and market linkages-has helped young farmers overcome common barriers to scaling their businesses.

ThriveAgric

Overview

ThriveAgric is an agricultural technology startup that provides smallholder farmers with access to finance, market access, and technical support. Through its digital platform, ThriveAgric connects farmers, particularly youth, with financing options, while its data-driven farming techniques help optimize crop yields.

Impact on youth agripreneurs

ThriveAgric has enabled young farmers to access working capital and technical resources to improve crop productivity. The platform offers extensive support with inputs, training, and market linkage, reducing post-harvest losses and ensuring that farmers are equipped to meet demand. In addition, ThriveAgric operates a "pay-as-you-grow" model, where farmers repay financing post-harvest, making it easier for young farmers to engage without immediate financial pressure.

Challenges

Despite its success, ThriveAgric faces challenges related to scaling due to infrastructure limitations in rural areas and occasional trust issues, especially following the platform's struggles during the COVID-19 pandemic. Addressing these concerns requires improved transparency and robust risk management strategies.

Success factors

ThriveAgric's innovative financing model, combined with technical support and market access, has made it appealing to young farmers. The company's efforts in using data analytics to guide farming decisions have further enhanced youth farmers' productivity and market competitiveness.

AgroMall

Overview

AgroMall is a Nigerian agritech company that provides digital tools and financial services to farmers, including youth agripreneurs. The platform aims to increase financial inclusion in rural areas by offering financial products, agronomic advisory, and a digital marketplace that connects farmers to buyers.

Impact on youth agripreneurs

AgroMall helps young farmers access a variety of digital tools that improve production, marketing, and sales. Through partnerships with financial institutions, AgroMall offers microcredit options tailored to young agripreneurs, allowing them to invest in farm equipment, seeds, and other essentials. The platform's digital marketplace also broadens young farmers' market reach, reducing their dependency on intermediaries and enhancing profitability.

Challenges

AgroMall faces challenges with ICT infrastructure in rural Nigeria, limiting the reach of its services. In addition, digital literacy remains

a hurdle, as some young farmers lack the skills to fully leverage the platform's features.

Success factors

The integration of financial services with a marketplace platform has been critical to AgroMall's success. By providing a one-stop solution for financing, agronomic advice, and market access, AgroMall has managed to create significant value for young farmers.

FarmKart

Overview

FarmKart is an online platform that allows people to invest in Nigerian agriculture by funding farms and agribusiness ventures. It provides young farmers with funding and access to agricultural expertise and a marketplace where FarmKart handles logistics, including harvesting and delivery.

Impact on youth agripreneurs

FarmKart enables youth agripreneurs to overcome financial barriers by providing a platform for external funding. Young farmers receive support in farm management, logistics, and market access, which reduces operational burdens and allows them to focus on production. FarmKart's model also provides youth with technical guidance, enabling them to improve their yields and secure higher prices in urban markets.

Challenges

FarmKart faces challenges related to the logistics of transporting products from rural farms to urban markets, especially in areas with poor road infrastructure. In addition, the platform's reliance on external investors requires maintaining high levels of transparency and accountability to retain investor confidence.

Success factors

The platform's all-inclusive model, where FarmKart manages logistics and market access, has made it highly beneficial for young farmers. By facilitating investment and managing farm operations, FarmKart empowers young farmers to participate in agriculture with reduced risk.

ReelFruit

Overview

ReelFruit is a Nigerian agribusiness startup that operates a digital marketplace specializing in dried fruit products. The company works with young farmers to source high-quality fruits, which are then processed, packaged, and sold through various digital channels, including e-commerce and social media.

Impact on youth agripreneurs

ReelFruit's platform has provided young fruit farmers with a stable market and fair prices for their produce. By focusing on value addition through processing, ReelFruit helps youth agripreneurs move beyond raw sales to benefit from value-added products. This model has contributed to job creation and increased income for young farmers involved in the supply chain.

Challenges

The high cost of production and packaging poses a challenge for ReelFruit, as does the need to meet stringent quality standards required for exports. In addition, working with young farmers in remote areas requires consistent communication and technical support to ensure product quality.

Success factors

ReelFruit's focus on value addition and branding has helped it build a loyal customer base both locally and internationally. By providing a stable, fair-priced market for young farmers, the platform has empowered youth to expand their fruit farming operations and engage more actively in agribusiness.

EZ farming

Overview

EZ Farming is a Nigerian agritech startup that uses a digital platform to connect farmers with investors, creating a farming-as-a-service model. This platform allows investors to fund farms managed by young farmers, and in return, investors earn a share of the profits.

Impact on youth agripreneurs

EZ Farming's model provides young farmers with the capital needed to scale operations. Youth agripreneurs receive funding, farm inputs, and training in farm management and financial literacy. By managing farms with investor backing, young farmers can increase their productivity and revenue, with EZ Farming handling post-harvest logistics and market access.

Challenges

The platform's dependency on investor funds introduces volatility, as any economic downturn can impact investor confidence. In addition, maintaining a consistent quality of farm outputs and managing multiple farms requires robust operational management and monitoring.

Success factors

EZ Farming's "farming-as-a-service" model, combined with its investorfarmer matching system, has been pivotal in supporting young farmers. By alleviating the financial burden and providing management support, EZ Farming has empowered youth agripreneurs to engage more sustainably in agriculture.

Twiga foods - Kenya

Overviev

Twiga foods is a digital marketplace connecting smallholder farmers with vendors across urban markets in Kenya. By bypassing traditional middlemen, Twiga provides young farmers with a direct channel to sell their produce to urban retailers, thus improving income and ensuring fair pricing.

Impact

Twiga's logistics system is a core component, offering end-to-end transportation and distribution services, which are critical for rural farmers with limited access to reliable logistics. This has enabled youth to access urban markets at scale, increasing their profits and reducing waste. Twiga's mobile platform provides pricing information, which empowers farmers to make informed decisions.

Challenges

The platform faces challenges related to digital literacy among farmers and logistical costs in rural areas with poor infrastructure. Furthermore, limited smartphone access can prevent some youth from engaging fully, highlighting the need for further investment in mobile technology.

Success factors

Twiga's integration of a logistics network, real-time pricing data, and buyer-seller matching has been key to its success. Its focus on transparency, fair pricing, and efficient logistics has positioned it as a trusted intermediary for youth agripreneurs in Kenya.

AgriMall-India

Overview

AgriMall is a mobile-based marketplace in India designed to support small-scale farmers by providing direct access to buyers. The platform allows farmers, including many young agripreneurs, to list their products and reach a broad market without needing to navigate traditional middlemen.

Impact

AgriMall has provided youth with tools to improve marketing, set competitive pricing, and directly connect with consumers. The platform offers tutorials and customer service resources that support young farmers in maximizing their potential on the platform. In addition, AgriMall supports local languages, which has increased adoption among rural youth with limited English proficiency.

Challenges

One of the main barriers is digital literacy, as many young farmers in rural India are new to online platforms and e-commerce. Furthermore, regional disparities in ICT infrastructure impact the platform's effectiveness, as some areas lack adequate internet access.

Success factors

AgriMall's focus on accessibility, including multi-language support and tutorials, has been instrumental in its adoption by young farmers. In addition, its direct-to-consumer model enhances farmer income by eliminating intermediary costs, providing a valuable resource for agripreneurs.

M-farm - Kenya

Overview

M-Farm is a Kenyan digital marketplace and SMS-based service that connects small-scale farmers with buyers and provides real-time pricing information. This platform has been especially valuable for youth agripreneurs who need access to market prices and sales channels but may lack smartphones or internet access.

Impac

M-Farm has improved income stability for youth by helping them avoid exploitation by middlemen and receive fair compensation. The platform's real-time pricing feature also helps young farmers make informed decisions about when to sell their produce, maximizing profitability.

Challenges

Despite its benefits, M-Farm faces challenges in expanding due to regional variations in mobile network coverage and literacy. In addition, the SMS model limits user engagement compared to smartphone applications that offer richer features.

Success factors

The accessibility of SMS-based transactions has been a major success factor for M-Farm, making it accessible to youth with basic mobile phones. By focusing on fair pricing and transparency, M-Farm has gained traction and trust among young agripreneurs in Kenya.

e-farmers hub – Ghana

Overview

e-farmers hub is a digital platform in Ghana that connects farmers directly to consumers and businesses. It offers young farmers access to both local and international markets while supporting product standardization to meet diverse market requirements.

Impact

e-farmers hub has created new income opportunities for youth by providing export pathways and establishing quality standards. This approach has helped young farmers gain access to high-value markets, thereby increasing their profitability. The platform also facilitates logistics and warehousing, reducing the burden on youth agripreneurs.

Challenges

The cost of meeting international standards and certifications poses a barrier for some youth, as it requires an upfront investment. In addition, challenges in Internet connectivity and digital literacy affect adoption in more remote areas.

Success factors

By offering market linkage and supporting export-ready products, the e-farmers hub has effectively positioned itself as a bridge between small-scale producers and high-value markets. Its emphasis on quality

and logistics has been crucial in establishing credibility and attracting young agripreneurs.

TaniHub - Indonesia

Overview

TaniHub is a digital agribusiness platform in Indonesia that connects young farmers directly with buyers, including consumers, hotels, restaurants, and wholesalers. TaniHub also provides financing through its sister platform, TaniFund, which offers microloans tailored to small-scale farmers.

Impact

The platform has expanded market access for youth agripreneurs, increased their income, and facilitated access to financing, which is often a major barrier in rural Indonesia. TaniHub's end-to-end logistics network further supports youth by ensuring their products are delivered on time.

Challenges

While TaniHub has been successful, it faces challenges in terms of scaling its logistics operations across Indonesia's vast archipelago, which increases costs. In addition, youth with limited digital literacy may struggle to use the platform effectively.

Success factors

The platform's integration of financing, logistics, and market access has made it a comprehensive solution for young farmers. TaniHub's emphasis on local partnerships and financial inclusion has also supported its rapid growth and adoption.

CONCLUSION AND RECOMMENDATIONS

Digital marketplaces have the potential to transform Nigeria's agricultural sector by providing youth agripreneurs with a direct link to consumers, reducing transaction costs, and increasing income opportunities. However, scaling these platforms requires overcoming infrastructural challenges, enhancing digital literacy, and fostering a supportive policy environment. Key recommendations include:

- Investment in rural ICT infrastructure: Developing internet infrastructure in rural areas is essential to enable wider adoption of digital platforms among youth agripreneurs
- Digital literacy programs: NGOs, educational institutions, and tech
 companies should collaborate to offer digital literacy programs
 tailored to rural youth, focusing on practical skills for using online
 marketplaces
- Micro-financing and subsidies for youth agripreneurs: Financial institutions should create micro-financing solutions that support young farmers in accessing the resources necessary to participate in digital marketplaces
- Incentives for public-private partnerships: Government policies can encourage partnerships that support the growth of digital marketplaces, including tax incentives for tech companies that invest in rural digital infrastructure.

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